

Information to identify the case:

Debtor 1:	Jessica R Capasso			Social Security number or ITIN: xxx-xx-7117
	First Name	Middle Name	Last Name	EIN: -----
Debtor 2: (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN: ----- EIN: -----
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA			Date case filed in chapter: 7 2/18/20
Case number:	20-20561-CMB			Date case reconverted to chapter: 7 2/3/23

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Jessica R Capasso	
2. All other names used in the last 8 years	aka Jessica R Hauser	
3. Address	425 Perry Avenue Greensburg, PA 15601	
4. Debtor's attorney Name and address	Glenn R. Bartifay 2009 Mackenzie Way Suite 100 Cranberry Township, PA 16066	Contact phone 412-824-4011 Email: <a href="mailto:gbartifay@bartifaylaw.com">gbartifay@bartifaylaw.com</a>
5. Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200 Email: <a href="mailto:COZ@Zeblaw.com">COZ@Zeblaw.com</a>

For more information, see page 2 >

Debtor Jessica R Capasso

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 2/3/23
<b>7. Meeting of creditors</b>	<b>March 10, 2023 at 10:00 AM</b>	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/9/23</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 4/14/23</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 8/17/20</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Jessica R Capasso  
Debtor

Case No. 20-20561-CMB  
Chapter 7

District/off: 0315-2  
Date Rcvd: Feb 03, 2023

User: auto  
Form ID: 309B

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2023:**

Recip ID	Recipient Name and Address
db	+ Jessica R Capasso, 425 Perry Avenue, Greensburg, PA 15601-4418
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jerome B. Blank, Pincus Law Group, PLLC, 2929 Arch Street, Ste 17th Floor, Philadelphia, PA 19104-2857
aty	+ Lauren Moyer, Friedman Vartolo, LLP, 1325 Franklin Ave, Suite 160, Garden City, NY 11530-1631
aty	+ Maria Miksich, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Mario J. Hanyon, Brock & Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
aty	+ Robert P. Wendt, Leopold and Associates, PLLC, 80 Business Park Drive, Suite 110, Armonk, NY 10504-1704
aty	+ S. James Wallace, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
aty	+ Thomas Song, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
tr	+ Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
cr	+ Rushmore Loan Management Services, LLC as servicer, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
15201062	+ Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
15201071	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15246468	+ First Commonwealth Bank, c/o Karen L. Hughes, Esquire, AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
15201073	+ Forefront Dermatology, Bin 88921, Milwaukee, WI 53288-8921
15426603	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
15567728	+ Rushmore Loan Management Services, LLC, as servicer for U.S. Bank N.A., 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
15201085	+ Western PA Behavioral Health, 111 Roberts Road, Suite 150, Grindstone, PA 15442-2104

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: gbartifay@bartifaylaw.com	Feb 03 2023 23:47:00	Glenn R. Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066
smg	EDI: PENNDEPTREV	Feb 04 2023 04:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2023 23:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 04 2023 04:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 03 2023 23:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Feb 03 2023 23:47:00	Office of the United States Trustee, Liberty

District/off: 0315-2

User: auto

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cr	+ EDI: PHINAMERI.COM	Feb 04 2023 04:49:00	Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Feb 04 2023 04:49:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
15211675	EDI: PHINAMERI.COM	Feb 04 2023 04:49:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15201063	+ Email/Text: bncnotifications@pheaa.org	Feb 03 2023 23:47:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15201064	+ Email/Text: bncnotifications@pheaa.org	Feb 03 2023 23:47:00	Aes/keystone, Pob 61047, Harrisburg, PA 17106-1047
15201065	+ Email/Text: bncnotifications@pheaa.org	Feb 03 2023 23:47:00	Aes/pheaafrn, Pob 61047, Harrisburg, PA 17106-1047
15201066	+ EDI: CAPITALONE.COM	Feb 04 2023 04:49:00	Aes/pnc Natl City, Pob 61047, Harrisburg, PA 17106-1047
15254335	EDI: CITICORP.COM	Feb 04 2023 04:49:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15201068	+ EDI: WFNNB.COM	Feb 04 2023 04:49:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15201069	+ EDI: WFNNB.COM	Feb 04 2023 04:49:00	Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
15201070	+ EDI: CCUSA.COM	Feb 04 2023 04:49:00	Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
15250200	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 03 2023 23:47:00	Credit Coll/usa, 16 Distributor Drive, Morgantown, WV 26501-7209
15201072	+ EDI: AMINFOFP.COM	Feb 04 2023 04:49:00	Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
15201074	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 03 2023 23:47:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15426604	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 03 2023 23:47:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
15201075	+ EDI: PHINAMERI.COM	Feb 04 2023 04:49:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15201076	Email/Text: ktramble@lendmarkfinancial.com	Feb 03 2023 23:47:00	Lendmark Financial Ser, 2118 Usher St., Covington, GA 30014
15232436	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 03 2023 23:53:07	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15201077	+ Email/Text: bankruptcy@marinerfinance.com	Feb 03 2023 23:47:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15201078	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 03 2023 23:53:11	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15201079	+ EDI: NAVIENTFKASMSERV.COM	Feb 04 2023 04:49:00	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
15237798	EDI: NAVIENTFKASMSERV.COM	Feb 04 2023 04:49:00	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
15230649	EDI: AGFINANCE.COM	Feb 04 2023 04:49:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15201080	+ EDI: AGFINANCE.COM	Feb 04 2023 04:49:00	Onemain, Po Box 1010, Evansville, IN

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			47706-1010
15235275	EDI: PRA.COM	Feb 04 2023 04:49:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15230283	+ Email/Text: ebnpeoples@grblaw.com	Feb 03 2023 23:47:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15245583	+ EDI: JEFFERSONCAP.COM	Feb 04 2023 04:49:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15233095	EDI: Q3G.COM	Feb 04 2023 04:49:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15490118	+ Email/Text: flyersprod.inbound@axisai.com	Feb 03 2023 23:47:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15201082	Email/Text: amieg@stcol.com	Feb 03 2023 23:47:00	State Collection Service, 2509 S Stoughton Road, Madison, WI 53716
15201081	+ Email/Text: bankruptcy@sw-credit.com	Feb 03 2023 23:47:00	Southwest Credit Syste, 4120 International Parkway, Carrollton, TX 75007-1958
15201083	+ EDI: RMSC.COM	Feb 04 2023 04:49:00	Syncb/score Rewards, P.o. Box 965005, Orlando, FL 32896-5005
15201835	+ EDI: RMSC.COM	Feb 04 2023 04:49:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15201084	+ EDI: CITICORP.COM	Feb 04 2023 04:49:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		U.S. BANK NATIONAL ASSOCIATION
aty	*+	Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
tr	*+	Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15201067	##+	Citifinancial Auto, 2208 Hwy 121, Bedford, TX 76021-5981

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfcbis.com;Lyndie@Zeblaw.com
Glenn R. Bartifay	on behalf of Debtor Jessica R Capasso gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com
Lauren Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTT Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren Moyer	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION lmoyer@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmllawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert P. Wendt	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 14